

NAF HBP Benefits Information

Pre-Treatment Estimates

Are you facing major dental work such as orthodontia or crowns? If you are having work done that is over two hundred dollars consider obtaining a pre-treatment estimate. Pre-treatment estimates allow you to receive dentist's fees prior to receiving care, arming you with the best cost decision for the care you need.

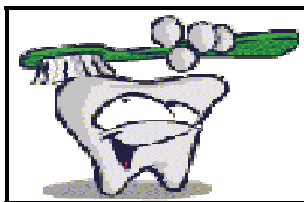
Pre-treatment estimates allow your dentist to submit charges to Aetna and for Aetna to provide you with an estimate for what is covered. Although these estimates are not a guarantee of payment, they will provide a good indication of what charges to expect.

Aetna does not look at Coordination of Benefits (COB) in estimating what charges are covered if you have dual dental coverage. So remember, the estimate will not take that other dental insurance into account.

You may also ask your

dentist how he or she bills. You could stretch payments across several months to make the dental work affordable, or time the treatment to make the most of your calendar year benefit.

Obtaining a pre-treatment estimate is easier than one might think. Simply fill out a dental claim form from your NAF benefits website or from Aetna's website <http://www.aetna.com/products/formslibrary.html>, mark it (pre-treatment estimate) and bring it with you to your dentist to complete. Once complete, mail to the Aetna claims address for the estimate. The estimate will be



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mailed to both you and your dentist. Aetna dental claims address:
Aetna U.S. Healthcare
P.O. Box 14586
Lexington, KY 40512-4586

Overseas Medical Receipts may be used for Rate Exchange

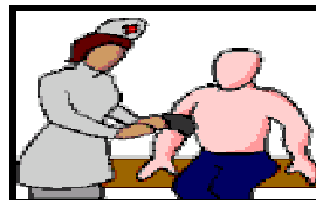
Effective February 1, 2002, the NAF Health Benefits Plan will accept receipts of conversion from a bank or financial institution for purposes of exchange rates.

Using your receipt for the exchange rate may save you money as Aetna will use the actual rate listed on the receipt instead of relying on the date and looking for the average rate posted from OANDA.com (a website used for international exchange rates).

All that you need to do is send Aetna your receipt for the exchange rate from your bank or financial institution

along with your receipt from your medical provider. Send both with your claim form to Aetna for processing.

Please note, overseas claims will be processed as normal if you do not send in a receipt of conversion to Aetna.



Special points of interest:

- *Depo Provera Prescription now covered*
- *Pre-Treatment Estimate*
- *Overseas Receipts may be used for Rate Exchange*



Depo Provera included in Prescription Plan

Effective February 1st, 2002, the NAF Health Benefit Plan covers Depo Provera.

Under the Three Tiered Prescription drug benefit, the non-formulary price of the prescription will cost \$30 for a 90 day supply. Since a Physician must administer the injection, the Copayment for the office visit

applies as well.

For more information on Depo Provera visit InteliHealth on Aetna's website <http://aetna.com>. You may obtain Aetna's 2002 Formulary and information on the Three Tiered Prescription drug benefit at: <http://www.aetna.com/formulary/>.

